

United States Bankruptcy Court
Eastern District of New YorkIn re:
Ying Lu
DebtorCase No. 16-42813-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DI7Page 1 of 2
Total Noticed: 30

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db +Ying Lu, 137 Marine Way, Statrn Island, NY 10306-5760
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
8823704 +Bally's Atlantic City Casino/Hotel, 1900 Pacific Ave, Atlantic City, NJ 08401-6714
8823707 +Borgata Hotel Casino, P O Box 509, Atlantic City, NJ 08404-0509
8823708 +Brown Jacobson, 22 Courthouse Square, Morwich, CT 06360-5762
8823709 Caesar's Atlantic City, 2100 Pacific Ave, Atlantic City, NJ 08401-6612
8823710 +Cap One Na, Po Box 21887, Eagan, MN 55121-0887
8823711 +Capl/saks, 3455 Highway 80 W, Jackson, MS 39209-7202
8832300 +Capital One N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
8823718 +East West Bank, 9300 Flair Drive, 5th Floor, El Monte, CA 91731-2843
8823720 +Macy's American Express Account, P O Box 9001108, Louisville, KY 40290-1108
8823721 +Ryan Brown Berger & Gibbons PC, 160 Market Street, Ste 1416, Philadelphia, PA 19106-3015
8823722 +Sands, 77 Sands Boulevard, Bethlehem, PA 18015-7706
8823726 +Valley Forge Casino Resort, 1160 First Avenue, King Of Prussia, PA 19406-1372

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 05 2016 18:21:40
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Oct 05 2016 18:21:17
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8823703 +EDI: AMEREXPR.COM Oct 05 2016 18:18:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
8823706 EDI: BANKAMER.COM Oct 05 2016 18:18:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
8823705 +EDI: TSYS2.COM Oct 05 2016 18:18:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
8823712 +EDI: CHASE.COM Oct 05 2016 18:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
8823713 +EDI: CITICORP.COM Oct 05 2016 18:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
8823714 +EDI: WFNNB.COM Oct 05 2016 18:18:00 Comenity Bank/vctrssec, Po Box 182789,
Columbus, OH 43218-2789
8823715 +EDI: DISCOVER.COM Oct 05 2016 18:18:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
8823716 EDI: TSYS2.COM Oct 05 2016 18:18:00 Dsnb Bloom, 911 Duke Blvd, Mason, OH 45040
8823717 EDI: TSYS2.COM Oct 05 2016 18:18:00 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
8823719 +EDI: TFSR.COM Oct 05 2016 18:18:00 Lexus Financial Services, P O Box 4102,
Carol Stream, IL 60197-4102
8823723 +EDI: RMSC.COM Oct 05 2016 18:18:00 Synch/dicks, Po Box 965005, Orlando, FL 32896-5005
8823724 +EDI: RMSC.COM Oct 05 2016 18:18:00 Synch/gapdc, Po Box 965005, Orlando, FL 32896-5005
8823725 EDI: TFSR.COM Oct 05 2016 18:18:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Ying Lu kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Ying Lu**Social Security number or ITIN **xxx-xx-8245**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-16-42813-nhl**Chapter: **7****Order of Discharge of Debtor(s)**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Ying Lu

BY THE COURT:

Dated: October 5, 2016

s/ Nancy Hershey Lord
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.